Abstract

A system for verifying identities comprising an enrollment system having: (i) at least one alphanumeric input device; (ii) at least one biometric input device; (iii) at least one header file database having a plurality of identities; (iv) at least one search engine, said search engine in communication with said header file database such that said search engine first receives an alphanumeric data signal which has been input into said alphanumeric input device by the user, and then searches said database for identities that match the alphanumeric data according to a predetermined first set of criteria; (v) a processor to score the set of identities matched by said search engine according to a predetermined second set of criteria, said processor capable of determining the acceptability or unacceptability of said user's input alphanumeric data based on said score; and (vi) an identity escrow database which is in communication with said processor and receives from said unit an approved identity data signal based on the acceptability of the score, said escrow database additionally in communication with said biometric input device capable of receiving at least one biometric identity data signal input by the user to said biometric input device, said escrow database further comprising means for coupling the approved identity data signal and the biometric identity data signal to create at least one subfile within the escrow database for each user comprising the approved identity data signal and the biometric data signal.

The present invention further comprises a verification system for verifying the identity of said user after the user has enrolled in the enrollment system. The verification system has means for processing a second input biometric data signal input by the user to the biometric input device to match the user's preexisting biometric data in said escrow database according to a predetermined third set of criteria. The verification system has an output device for transmitting to a third party whether or not a match was located within said escrow database for said user.

The present invention further relates to a method and system for providing a warranty against the theft of a user's identity.